

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

System and Method for Financial Instrument Pre-qualification and Offering

the specification of which: is attached hereto.

was filed on: _____
as United States Application No.: _____
or PCT International Application No.: _____
and was amended on: _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

Prior Foreign Application(s)

I hereby claim foreign priority benefits under 35 U.S.C. §§ 119(a)-(d) or (f), or § 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below by checking the box, any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed:

Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed	
				Yes <input type="checkbox"/>	No <input type="checkbox"/>
				Yes <input type="checkbox"/>	No <input type="checkbox"/>
				Yes <input type="checkbox"/>	No <input type="checkbox"/>

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)
60/407,696	September 4, 2002

Prior United States Application(s)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

And I hereby appoint, both jointly and severally, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the Hunton & Williams LLP attorneys and agents associated with CUSTOMER NUMBER 21967.

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER
21967

corresponding to the law firm of Hunton & Williams LLP; Intellectual Property Department; 1900 K Street, N.W.; Suite 1200; Washington, DC 20006-1109; telephone number (202) 955-1500; facsimile number (202) 778-2201.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made

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are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF SOLE OR FIRST INVENTOR: A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) J. Family Name or Surname LeKachman
Citizenship:
Residence: Greenville, Delaware
Mailing Address:

NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) Family Name or Surname
Citizenship:
Residence:
Mailing Address:

NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) Family Name or Surname
Citizenship:
Residence:
Mailing Address:

NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name (first and middle (if any)) Family Name or Surname
Citizenship:
Residence:
Mailing Address:

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NAME OF FIFTH INVENTOR:

A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name
(first and middle (if any))Family Name
or Surname

Citizenship:

Residence:

Mailing Address:

NAME OF SIXTH INVENTOR:

A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name
(first and middle (if any))Family Name
or Surname

Citizenship:

Residence:

Mailing Address:

NAME OF SEVENTH INVENTOR:

A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name
(first and middle (if any))Family Name
or Surname

Citizenship:

Residence:

Mailing Address: